

Information to identify the case:

Debtor 1:	Lester B Smith Jr	Social Security number or ITIN: xxx-xx-7026
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13    10/15/24
Case number:	24-20183-RG	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lester B Smith Jr	
2. All other names used in the last 8 years		
3. Address	420 N Walnut Street East Orange, NJ 07017-0000	
4. Debtor's attorney Name and address	Avram D White Law Offices of Avram D White, Esq 66 Hampton Terrace Orange, NJ 07050	Contact phone 973-669-0857  Email: <a href="mailto:clistbk3@gmail.com">clistbk3@gmail.com</a>
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764  Date: 10/16/24

For more information, see page 2

<b>7. Meeting of creditors</b>	<b>November 26, 2024 at 01:00 PM</b>	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1-862-352-5164
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. <b>Creditors may attend, but are not required to do so.</b> All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">http://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline:</b> 1/27/25  <b>Filing deadline:</b> 12/24/24  <b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		

In re:  
Lester B Smith, Jr  
Debtor

Case No. 24-20183-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 16, 2024

User: admin  
Form ID: 309I

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Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Lester B Smith, Jr, 420 N Walnut Street, East Orange, NJ 07017-3917
520423281	Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147
520423290	+ Deutsche Bank National Trust Company, attn: KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520423296	+ First Premier Bank, PO Box 3038, Evansville, IN 47730-3038
520423300	First Premier Bank, attn: NARS Call Center Solutions, PO Box 701, Chesterfield, MO 63006-0701
520423304	+ LVNV Funding, 100 Davison Avenue, Suite 311, Somerset, NJ 08873-1312
520423305	+ LVNV Funding, 2350 North Forest Road, Suite 31B, Getzville, NY 14068-1296
520423311	+ Receivables Professional Management, PO Box 768, Bothell, WA 98041-0768
520423312	+ Receivable Management, Inc., 992 South Robert St., West Saint Paul, MN 55118-1447
520423313	+ Warner Motor, 20 North Park Street, East Orange, NJ 07017-1119

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: clistbk3@gmail.com	Oct 16 2024 20:55:00	Avram D White, Law Offices of Avram D White, Esq, 66 Hampton Terrace, Orange, NJ 07050
tr	Email/Text: BNC@magtrustee.com	Oct 16 2024 20:57:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2024 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 16 2024 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520423279	EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
520423283	EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
520423282	+ EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
520423280	EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
520423285	EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
520423284	+ EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
520423286	+ EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

District/off: 0312-2

User: admin

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Date Rcvd: Oct 16, 2024

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520423288	+ EDI: WFFC	Oct 17 2024 00:37:00	Deutsche Bank National Trust Company, 1761 East Saint Andrew Place, Santa Ana, CA 92705-4934
520423291	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier, P0 Box 5519, Sioux Falls, SD 57117-5519
520423297	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, 900 West Delaware, PO Box 5519, Sioux Falls, SD 57117-5519
520423295	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
520423298	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
520423293	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114
520423294	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
520423299	EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
520423292	+ EDI: AMINFOFP.COM	Oct 17 2024 00:37:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
520423302	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 21:10:50	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520423303	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 20:55:17	LVNV Funding, 15 South Main Street, Greenville, SC 29601-2743
520423306	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 21:09:39	LVNV Funding LLC, P. O. Box 740281, Houston, TX 77274-0281
520423308	+ Email/Text: Supportservices@receivablesperformance.com	Oct 16 2024 20:57:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
520423309	+ Email/Text: Supportservices@receivablesperformance.com	Oct 16 2024 20:57:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
520423310	+ Email/Text: Supportservices@receivablesperformance.com	Oct 16 2024 20:57:00	Receivables Persormance, 20816 44th Avenue W, Lynnwood, WA 98036-7744

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520423301		KECIA SMITH
520423307		NONE
520423287	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
520423289	##+	Deutsche Bank National Trust Company, 801 17th Street, Suite 300, Washington, DC 20006-3960

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

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Date Recd: Oct 16, 2024

Form ID: 309I

Total Noticed: 36

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2024

Signature: /s/Gustava Winters